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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Scottsdale Indemnity Company
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
<b>Product Name:</b>	Commercial Fire		
<b>Project Name/Number:</b>	/CF DC05912ICR01		

## Filing at a Glance

Company:	Scottsdale Indemnity Company
Product Name:	Commercial Fire
State:	District of Columbia
TOI:	01.0 Property
Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Filing Type:	Rate/Rule
Date Submitted:	09/03/2015
SERFF Tr Num:	SCTT-130227734
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	CF DC05912ICR01
Effective Date	On Approval
Requested (New):	
Effective Date	On Approval
Requested (Renewal):	
Author(s):	Dawn Weirich
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Scottsdale Indemnity Company
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
<b>Product Name:</b>	Commercial Fire		
<b>Project Name/Number:</b>	/CF DC05912ICR01		

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: CF DC05912ICR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/03/2015	
State Status Changed:	Deemer Date:
Created By: Dawn Weirich	Submitted By: Dawn Weirich
Corresponding Filing Tracking Number:	

### Filing Description:

Scottsdale Indemnity Company is submitting revised State Exception pages for our Commercial Fire Program. We request that this filing be approved for use with policies upon approval .

Please find the attached revised manual I-CF-R-DC (6-15) – The manual was revised to change the LCM and to remove all references to Public Entity business which was previously included in the manual.

## Company and Contact

### Filing Contact Information

Dawn Weirich, Filings Analyst II	weiricd@scottsdaleins.com
PO Box 4110	800-423-7675 [Phone] 3109 [Ext]
Scottsdale, AZ 85261	

### Filing Company Information

Scottsdale Indemnity Company	CoCode: 15580	State of Domicile: Ohio
PO Box 4110	Group Code: 140	Company Type:
Scottsdale, AZ 85261	Group Name: Nationwide	State ID Number:
(800) 423-7675 ext. [Phone]	FEIN Number: 31-1117969	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

<b>SERFF Tracking #:</b>	SCTT-130227734	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	CF DC05912ICR01
<b>State:</b>	District of Columbia			<b>Filing Company:</b>	Scottsdale Indemnity Company
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
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## Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Scottsdale Indemnity Company
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		DC Manual Pages	I-CF-R-DC (6-15)	Replacement		I-CF-R-DC (6-15).pdf

**SCOTTSDALE INDEMNITY COMPANY  
COMMERCIAL LINES MANUAL  
DIVISION FIVE—FIRE & ALLIED LINES  
DISTRICT OF COLUMBIA**

**Additional Rating Rule**

Apply a multiplier of 1.222 to the property loss costs contained on the following pages.

**SCOTTSDALE INDEMNITY COMPANY  
COMMERCIAL LINES MANUAL  
DIVISION FIVE—FIRE & ALLIED LINES  
DISTRICT OF COLUMBIA**

**SECTION I—GENERAL RULES**

**8. POLICY WRITING MINIMUM PREMIUM**

Rule **8.** is replaced by the following:

- |   |       |
|---|-------|
| <b>A.</b> Prepaid Policies  | \$250 |
| <b>B.</b> Annual Premium Payment Plan Policies or Continuous Policies | \$250 |

**9. ADDITIONAL PREMIUM CHANGES**

Rule **9.** is replaced by the following:

- B.** Waive additional premiums of \$25 or less.

**10. RETURN PREMIUM CHANGES**

Rule **10.** is replaced by the following:

- B.** Waive return premium of \$25 or less.\*

\*However, any return premium due must be granted if requested by the insured.

**SCOTTSDALE INDEMNITY COMPANY**  
**COMMERCIAL LINES MANUAL**  
**DIVISION FIVE—FIRE & ALLIED LINES**  
**DISTRICT OF COLUMBIA**

**Additional Rule:**

Commercial Property Broadened Coverages Endorsement—CFI-97:

This coverage enhancement endorsement is available for a flat charge of \$250 per location.

If higher limits are desired for the individual coverages within the extension endorsement use ISO. Where the ISO manual does not provide a rate, multiply the current Building Group I and Group II rates by .20.

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
Debris Removal	\$ 25,000
Fire Department Service Charge	\$ 10,000
Arson Reward	\$ 25,000
Newly Acquired or Constructed Property—Buildings	\$500,000
Newly Acquired or Constructed Property—Business Personal Property	\$250,000
Personal Effects and Property of Others	\$ 25,000
Valuable Papers and Records—Other Than Electronic Data	\$ 25,000
Property Off-Premises	\$ 50,000
Outdoor Property	\$ 10,000
Accounts Receivable	\$ 25,000
Electronic Data Processing Data and Media	\$ 25,000
Money and Securities	\$ 25,000
Property In Transit	\$ 50,000
Building Ordinance: Coverage A	Building Limit
Building Ordinance: Combined Coverage B & C	\$ 75,000
Back Up of Sewers and Drains	\$ 10,000
Claim Expense	\$ 10,000
Tenant Building Glass	\$ 10,000
Extra Expense	\$ 25,000

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## Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	See support
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	
Attachment(s):	DC AOP Support.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	



Scottsdale Indemnity Ins. Co.  
Annual Statement Lines - Property (10, 21, 51)  
Evaluated as of June 30, 2015  
Direct Premium and Loss Experience : For DISTRICT OF COLUMBIA

	2015	2014	2013	2012	2011	2010	2009	2008	Total
Inforce Premium (000's)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inforce Policy Count	0	0	0	0	0	0	0	0	0
Average Inforce Policy Size	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1. Written Premium (000's)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2. Earned Premium (000's)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3. Case Incurred Losses (000's)									
a. Paid Losses	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
b. Case O/S Losses	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
c. Total Case Incurred Losses	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
4. IBNR Loss	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
5. Case Incurred ALAE (000's)									
a. Paid ALAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
b. Case O/S ALAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
c. Total Case Incurred ALAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
6. IBNR ALAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
7. Estimated ULAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
8. LAE Breakdown (000's)									
a. Defense and Cost Containment (DCCE)	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
b. Adjusting and All Other (AAO)	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
c. Total LAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
9. Total Loss & LAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
10. Estimated Operating Expenses									
a. Commission	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
b. Contingent Commission	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
c. Premium Tax	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 2.0%	\$0 0.0%
d. Direct Expense	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
e. Allocated Expense	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
f. Total Estimated Operating Expenses	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
11. Estimated Profit/(Loss)	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
12. Claim Count	0	0	0	0	0	0	0	0	0
a. Claim severity (000's) [(8) - (7)] / (11)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13. Large Loss (>\$100,000) Claim Count	0	0	0	0	0	0	0	0	0
a. Large Count / Total Count	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
b. Large \$ / Total \$ (13c.) / [(8) - (7)]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14. Excess Loss & LAE Dollars (>\$100,000)									
a. Excess Paid Loss & LAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
b. Excess Case O/S Loss & LAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
c. Total Excess Case Inc Loss & LAE	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
d. Excess Percent of Total Loss & LAE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Scottsdale Indemnity Ins. Co.**  
**ISO-Rated Fire and Allied Lines, Excluding Public Entity Program**  
**ASLs - Property (10, 21, 51)**  
**Historical Underwriting Expenses**  
**COUNTRYWIDE**

(in 000's)

	2010	2011	Calendar Year 2012	2013	2014	5 Yr. Total	Select
<b>Written Premium</b>	\$122	\$61	\$74	\$122	\$210	590	590
<b>Earned Premium</b>	\$129	\$70	\$67	\$93	\$183	542	542
<b>Commission</b>	\$25 20.5%	\$14 22.1%	\$18 24.5%	\$32 26.3%	\$43 20.6%	132 22.4%	132 22.4%
<b>Other Acquisition</b>	\$8 6.2%	\$3 5.6%	\$4 5.6%	\$7 5.5%	\$10 4.6%	32 5.3%	32 5.3%
<b>General Expense</b>	\$4 3.1%	\$2 2.8%	\$2 2.8%	\$3 2.8%	\$5 2.3%	16 2.7%	16 2.7%
<b>Tax, License, Fees</b>	\$2 2.0%	\$1 2.0%	\$1 2.0%	\$2 2.0%	\$4 2.0%	12 2.0%	12 2.0%
<b>ULAE</b>	\$2 1.7%	\$0 0.5%	\$6 9.7%	\$9 9.3%	\$98 53.7%	116 21.4%	116 21.4%
<b>Profit &amp; Contingencies</b>	\$6 5.0%	\$3 5.0%	\$4 5.0%	\$6 5.0%	\$11 5.0%	29 5.0%	29 5.0%
<b>Total Expense</b>	\$47 38.5%	\$23 37.9%	\$36 49.6%	\$60 50.9%	\$171 88.2%	337 58.8%	337 58.8%

**Note:**

1. 'Tax, Licenses, & Fees' percentages are specific to District Of Columbia.
2. Where ULAE is included in ISO loss costs, it is not reflected in the development of loss cost multipliers.
3. 'Commission', 'Premium Tax', and 'Profit & Contingencies' are completely variable expenses. 'Other Acquisition' expenses are assumed to be 75% variable. 'General Expense' expenses are assumed to be 25% variable. 'ULAE' is a completely fixed expense.

**Scottsdale Indemnity Ins. Co.**  
**State of DISTRICT OF COLUMBIA**  
**ISO-Rated Fire and Allied Lines, Excluding Public Entity Program**  
**Property (10, 21, 51)**

**1) Expense Factors**

A.	Commissions*	22.4%
B.	Other Acquisition*	5.3%
C.	General Administration*	2.7%
D.	Tax, Licenses, Fees*	2.0%
E.	Miscellaneous (ULAE)*	21.4%
F.	Total Expenses*	53.8%

\*Based on expenses selected in the EXP Exhibit

**2) Profit and Contingencies**

A.	Target Return on Surplus	15.0%
B.	Premium to Surplus Ratio	1.68
C.	Target Return on Premium	9.0%
D.	Investment Income on Surplus	1.7%
E.	Return on Operations	7.3%
F.	Profit and Contingencies	11.0%
G. 1.	Risk Load in ILF	0.0%
2.	Risk Load Adjustment	0.0%
H.	Adjusted Pre-tax Underwriting profit	11.0%
I.	Capped Adjusted Pre-tax Underwriting profit	<b>5.0%</b>

**3) Permissible Loss Ratio**

A.	Expenses	53.8%
B.	Profit and Contingencies (Capped at 5.0%)	5.0%
C.	Subtotal	58.8%
D.	Permissible Loss and ALAE Ratio	41.2%

**NOTES:**

- 2A) Selected
- 2B) NW Select (Based on S&P AA Rating)
- 2C) (2A)/(2B)
- 2D) Interest Rate / Premium to Surplus x (1 - Effective Tax Rate) = 3.6% / 1.68 x (1 - 22.7%)
- 2E) (2C) - (2D)
- 2F) See Exhibit EXP-1 Sheet 2
- 2G1) Increased Limit Factor Risk Load
- 2G2) (2G1) x [ 1 - (1F)]
- 2H) (2F) - (2G2)

**Scottsdale Indemnity Ins. Co.**  
**State of DISTRICT OF COLUMBIA**  
**Profit and Contingencies Provision Calculation Discounted Cash Flow**  
**ISO-Rated Fire and Allied Lines, Excluding Public Entity Program**  
**Property (10, 21, 51)**

Assumptions:

Interest Rate	3.6%
Loss and ALAE Ratio Required to Meet Return on Operations	35.2%

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	% of	UW	Assumed	Assumed	Paid Loss	Net	Discount	PV of Net
Year	Premium	Expense	Cumulative	Incremental	and ALAE	Cashflow	Factors	Cashflow
	Received		Payment	Payment	Ratio			
			Pattern	Pattern				
1	95.0%	53.8%	64.4%	64.4%	22.7%	18.5%	0.983	18.2%
2	5.0%		93.8%	29.4%	10.4%	-5.4%	0.949	-5.1%
3			97.1%	3.3%	1.2%	-1.2%	0.916	-1.1%
4			98.4%	1.3%	0.4%	-0.4%	0.884	-0.4%
5			99.1%	0.7%	0.2%	-0.2%	0.854	-0.2%
6			99.6%	0.5%	0.2%	-0.2%	0.824	-0.1%
7			100.0%	0.4%	0.1%	-0.1%	0.796	-0.1%
8			100.0%	0.0%	0.0%	0.0%	0.768	0.0%
9			100.0%	0.0%	0.0%	0.0%	0.742	0.0%
10			100.0%	0.0%	0.0%	0.0%	0.716	0.0%
11			100.0%	0.0%	0.0%	0.0%	0.691	0.0%
12			100.0%	0.0%	0.0%	0.0%	0.667	0.0%
13			100.0%	0.0%	0.0%	0.0%	0.644	0.0%
14			100.0%	0.0%	0.0%	0.0%	0.622	0.0%
15			100.0%	0.0%	0.0%	0.0%	0.600	0.0%
16+			100%	0.0%	0.0%	0.0%	0.580	0.0%
Total	100.0%	53.8%			35.2%	11.0%		11.2%

(9)	Pre-tax Underwriting Income	11.0%
(10)	After-tax Underwriting Income	7.2%
(11)	Pre-tax Investment Income	0.2%
(12)	After-tax Investment Income	0.2%
(13)	PV of Operating Income	11.2%
(14)	After-Tax Operating Income	7.3%

- (6) = (1) - (2) - (5)  
(7) = (1 + Interest Rate) ^ (0.5 - Year)  
(8) = (6) x (7)  
(9) = (6)  
(10) = (9) x (1 - 35%)  
(11) = (8) - (6)  
(12) = (11) x (1 - Effective Tax Rate)  
(13) = (8)  
(14) = (10) + (12)

# Loss Cost Multiplier Worksheet for the State of District Of Columbia

Calculation Of Company Loss Cost Adjustment

(1) Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies.

Fire and Allied Lines, Excluding Public Entity Program

(2) Loss Cost Modification:

2A The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:  
(CHECK ONE)

☐ Without modification. (selected modification factor = 1.000)

☒ With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)

See actuarial memo in attached company filing support

2B Indicated Loss Cost Modification Expressed as Factor (attach supporting information):

0.782

2C Selected Loss Cost Modification Expressed as Factor:

0.764

Explain any differences between 2B and 2C:

See actuarial memo in attached company filing support

(3) Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

3A Total Production Expense (3Ai + 3Aii)

3Ai Commission and Brokerage Expense

3Aii Other Acquisition Expense

3B General Expense

3C Taxes, Licenses & Fees

3D Underwriting Profit & Contingencies (explain how investment income is taken into account)

3E Other (explain)

3F TOTAL

Selected  
Provisions

27.8%

22.4%

5.3%

2.7%

2.0%

5.0%

0.0%

37.4%

(4) Expected Loss & LAE Ratio:

4A Expected Loss & Loss Adjustment Expense Ratio:  $ELR = 100\% - 3F =$

62.6%

4B Expected Loss & Loss Adjustment Expense Ratio in decimal form =

0.626

(5) Company Formula Loss Cost Multiplier:  $(2B / 4B) =$

(Company Formula Loss Cost Adjustment)

1.250

(6) Company Selected Loss Cost Multiplier:  $(2C / 4B) =$

(Company Selected Loss Cost Adjustment)

1.222

Explain any differences between (5) and (6):

See actuarial memo in attached company filing support

(7) Proposed rate level change for the coverage to which this page applies:

7A Change in loss cost expressed as a factor

1.000

7B Change in multiplier expressed as a factor

0.977

7C Overall rate change  $((7A \times 7B) - 1)$

-2.3%

## **Actuarial Memo**

In an effort to update rates for Fire and Allied Lines, Excluding Public Entity Program for Scottsdale Indemnity Ins. Co. across all states, we are filing one countrywide Lost Coss Multiplier.

This Loss Cost Multiplier of 1.222 covers average Underwriting expenses, profit provision, and an additional risk modification factor of 0.75.

If the current LCM in a particular state is lower than the proposed LCM above, we will keep the current LCM to limit market disruption.

The additional risk mod factor is necessary to account for specific underwriting guidelines that place preferred business in Scottsdale Indemnity Ins. Co.

We have calculated expenses and profit provision on a countrywide level due to the minimal amount of premium at the state level.

We feel justified in implementing one countrywide LCM rather than a unique District Of Columbia LCM due to negligible rate impact.

Cover Sheet for Filing Support

Add Rate Data?

Filing method

Rate Change Type

Neutral

Overall Percentage of Last Rate Revision

Effective Date of Last Rate Revision

Filing Method of Last Filing

Company Rate Information							
Company Name	Overall % Indicated Change	Overall % Rate Impact	Written Premium Change for this Program	# of Policy Holders Affected for this Program	Written Premium for this Program	Maximum % Change (Where Required)	Minimum % Change (Where Required)
Scottsdale Indemnity Ins. Co.	N/A	0.0%	\$0	-	\$0	0.0%	0.0%